

Ameritas DI Competitive Overview

Disclosures

This training is for informational purposes only and will cover a variety of topics examining the role insurance and other financial products may play in financial decisions. The information presented here is not intended as tax or other legal advice. For application of this information to your specific situation, you should consult an attorney.

In approved states, DInamic Cornerstone Income Protection® (forms 4601NC and 4602GR) and DInamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) are issued by Ameritas Life Insurance Corp. In New York, DInamic Cornerstone Income Protection® (forms 5601NC and 5602GR) and DInamic Foundation (form 5503NCBOE) are issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in White Plains, New York. Each company is solely responsible for its own financial condition and contractual obligations.

For more information about Ameritas®, visit ameritas.com.

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Why Choose Ameritas

Ameritas has been in the disability market since 1966

- This is 60 years of providing income protection products for your clients.
- We have a suite of products to meet your clients' individual needs.

Product Competitiveness

- Three industry-unique policy provisions only available from Ameritas.
- Customize the policy to fit the need
- Stackable discounts

Unique Policy Provisions

These three industry-unique provisions* are available with the Ameritas only

- Benefit Advancement – Advances insureds \$500 of their base monthly benefit in order to help offset the cost of treatment of either an injury or repair to natural teeth.
- Good Health Benefit – Elimination period reduced 2 days for every year the client completes without receiving any monthly DI benefits under the policy.
- COBRA Premium Benefit – If an insured is receiving a monthly disability benefits under this policy and becomes unemployed due to a disability and as a result, we will reimburse the premium paid for medical coverage under COBRA. Benefits will begin with the first premium due after the insured satisfies the elimination period and will not exceed \$1,000 per month and are payable for up to 18 months.

*Subject to state variations

Product Flexibility

Two types of contracts to choose from

- Noncancelable - the premium will remain level for the duration of the contract:
 - Occupation classes 6A-2A (non-med) 6M-4D, 4P and 3M (med) only.
 - Full mental nervous coverage for occupation classes: 6A-3A and 6M-4D.
- Guaranteed renewable – the premium can increase on a class basis:
 - All occupation classes are eligible for the GR contract.
 - 2 YR Mental Nervous / Drug Alcohol limitation for the life of the policy. This equates to a reduced premium vs. the Noncancelable.

Product Flexibility

Definitions of Disability

- Own Occupation for the length of the benefit period
- Own Occupation and Not Working for the length of the benefit period
- Two – Year Own Occupation and then any Reasonable Occupation for remainder of the benefit period

Competitive Issue Limits

Increased residency limits to \$7,500 and entering practice limits to \$8,500.

Increased I&P limits for Dental Specialists, IT and MBA students.

Increased BOE maximum aggregate benefits to \$1.2 M for occupations 6A – 4A and 6M – 3M.

Increased the maximum aggregate benefit payable under the Business Loan Repayment (BLR) rider to \$2,500,000.

Ameritas[®] Dynamic Product Portfolio: Policy Riders

- **Enhanced Residual Plus**
- **Enhanced Residual***
- **Basic Residual***
- **Social Insurance Substitute**
- **Cost of Living Adjustment- 2-6% Compound**
- **Cost of Living Adjustment- 3% Compound**
- **Automatic Increase Rider**
- **Future Increase Rider/Option**
- **Benefit Increase Rider**
- **Catastrophic Disability**
- **Student Loan Repayment**
- **Lump Sum Savings**

*subject to state variations and availability

*residual is a built-in feature for CA and called partial instead of residual

*Specific to Cornerstone

For financial professional and plan sponsor use only.

Case Study

In this example we will be looking at a male age 40, a programmer in the IT industry.

- 5A
- Annual Salary \$75,000
- No employer provide LTD benefits
- There is a significant need to protect their income

Case Study – FIO Examples

Dnamic Cornerstone Income Protection®

Disability Income Insurance Summary Illustration



Designed For: Kevin Flynn
Rates: Male, Non Tobacco
Occupation Class: 5A
Issue Age: 40

Prepared By: Home Office
Prepared On: 3-27-2026
Issue State: Nebraska

Noncancelable to Age 67

Policy Information	Amount	Annual Premium
Base Monthly Benefit	\$4,100	\$1,230.23
Elimination Period (EP): 90 Days Maximum Benefit Period (MBP): To Age 67		
Total Monthly Benefit	\$4,100	\$1,230.23
Potential Annual Base Benefit (\$4,100 x 12 months) =	\$49,200	
Potential Cumulative Base Benefit (\$4,100 x 12 months x 27 Years) =	\$1,328,400	

Definition of Disability: Own Occupation for the length of the benefit period

Optional Riders Selected

Enhanced Plus Residual Disability		\$217.71
Cost of Living Adjustment (3% Compound)		\$264.74
Future Increase Option (As this rider is exercised, the premium for this rider will reduce)	\$12,300	\$501.80
Catastrophic Disability - EP: 90 Days MBP: To Age 67	\$2,150	\$87.51

Policy Features Included

Benefit Advancement	\$500	No Charge
COBRA Premium Benefit		No Charge
Good Health Benefit		No Charge

Discounts

Premium Before Discounts:		\$2,301.99
E-discount - must use eApply, EZApp, and e-delivery (6%)	-	\$135.72
Multi-Life (10%)	-	\$212.64

Total Annual Premium	(2.60% of your Annual income)	\$1,953.63
Semi-Annual		\$998.97
Quarterly		\$510.54
Monthly		\$168.58

*Potential Cumulative Benefit is based on the coverage illustrated and assumes the disability begins at your current age as illustrated, benefits begin after the elimination period has been satisfied and benefits are paid until the benefit period ends.

Dnamic Cornerstone Income Protection®

Disability Income Insurance Summary Illustration



Designed For: Kevin Flynn
Rates: Male, Non Tobacco
Occupation Class: 5A
Issue Age: 40

Prepared By: Home Office
Prepared On: 3-30-2026
Issue State: Nebraska

Guaranteed Renewable To Age 67

Policy Information	Amount	Annual Premium
Base Monthly Benefit	\$2,100	\$563.53
Elimination Period (EP): 90 Days Maximum Benefit Period (MBP): To Age 67		
Social Insurance Substitute (SIS) - EP: 90 Days	\$2,000	\$300.80
Total Monthly Benefit	\$4,100	\$864.33
Potential Annual Base Benefit (\$4,100 x 12 months) =	\$49,200	
Potential Cumulative Base Benefit (\$4,100 x 12 months x 27 Years) =	\$1,328,400	

Definition of Disability: Own Occupation for the length of the benefit period

Optional Riders Selected

Enhanced Plus Residual Disability		\$141.96
Cost of Living Adjustment (3% Compound)		\$164.38
Future Increase Option (As this rider is exercised, the premium for this rider will reduce)	\$6,300	\$219.19
Catastrophic Disability - EP: 90 Days MBP: To Age 67	\$2,150	\$84.07

Policy Features Included

Benefit Advancement	\$500	No Charge
COBRA Premium Benefit		No Charge
Good Health Benefit		No Charge

Discounts

Premium Before Discounts:		\$1,473.33
E-discount - must use eApply, EZApp, and e-delivery (6%)	-	\$86.00
Multi-Life (10%)	-	\$134.73

Total Annual Premium	(1.67% of your Annual Income)	\$1,252.60
Semi-Annual		\$641.41
Quarterly		\$328.28
Monthly		\$108.30


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This illustration is a summary of premiums, benefits and limitations. It is not a contract. The contract provisions in the policy, if one is issued, will control. The


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Case Study – BIR Examples



Dinamic Cornerstone Income Protection[®]
Disability Income Insurance
Summary Illustration



Designed For: Kevin Flynn
Rates: Male, Non Tobacco
Occupation Class: 5A
Issue Age: 40

Prepared By: Home Office
Prepared On: 3-27-2026
Issue State: Nebraska

Noncancelable to Age 67

Policy Information	Amount	Annual Premium
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Elimination Period (EP): 90 Days		
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Potential Annual Base Benefit (\$4,100 x 12 months) =	\$49,200	
Potential Cumulative Base Benefit (\$4,100 x 12 months x 27 Years) =	\$1,328,400	

Definition of Disability: Own Occupation for the length of the benefit period

Optional Riders Selected

Enhanced Plus Residual Disability	\$217.71	
Cost of Living Adjustment (3% Compound)	\$204.74	
Benefit Increase	No Charge	
Catastrophic Disability - EP: 90 Days MBP: To Age 67	\$2,150	\$87.51

Policy Features Included

Benefit Advancement	\$500	No Charge
COBRA Premium Benefit		No Charge
Good Health Benefit		No Charge


Discounts

Premium Before Discounts:	\$1,800.19	
E-discount - must use eApply, EZApp, and e-delivery (6%)	-\$105.61	
Multi-Life (10%)	-\$165.47	


Total Annual Premium	(2.04% of your Annual Income)	\$1,529.11
Semi-Annual		\$762.46
Quarterly		\$400.16
Monthly		\$132.07

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Disability Income Insurance
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Occupation Class: 5A
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Prepared By: Home Office
Prepared On: 3-30-2026
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Guaranteed Renewable To Age 67

Policy Information	Amount	Annual Premium
Base Monthly Benefit	\$2,100	\$563.53
Elimination Period (EP): 90 Days		
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Social Insurance Substitute (SIS) - EP: 90 Days	\$2,000	\$300.80
Total Monthly Benefit	\$4,100	\$864.33
Potential Annual Base Benefit (\$4,100 x 12 months) =	\$49,200	
Potential Cumulative Base Benefit (\$4,100 x 12 months x 27 Years) =	\$1,328,400	

Definition of Disability: Own Occupation for the length of the benefit period

Optional Riders Selected

Enhanced Plus Residual Disability	\$141.36	
Cost of Living Adjustment (3% Compound)	\$164.38	
Benefit Increase	No Charge	
Catastrophic Disability - EP: 90 Days MBP: To Age 67	\$2,150	\$84.07

Policy Features Included

Benefit Advancement	\$500	No Charge
COBRA Premium Benefit		No Charge
Good Health Benefit		No Charge

Discounts


Premium Before Discounts:	\$1,254.14	
E-discount - must use eApply, EZApp, and e-delivery (6%)	-\$72.85	
Multi-Life (10%)	-\$114.13	

Total Annual Premium	(1.42% of your Annual Income)	\$1,067.17
Semi-Annual		\$546.84
Quarterly		\$260.07
Monthly		\$82.25


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Case Study – MNDA Limitation Noncancelable Examples



Dinamic Cornerstone Income Protection[®]
Disability Income Insurance
Summary Illustration



Designed For: Kevin Flynn
Rates: Male, Non Tobacco
Occupation Class: SA
Issue Age: 40


Prepared By: Home Office
Prepared On: 3-27-2026
Issue State: Nebraska

Noncancelable to Age 67


Policy Information	Amount	Annual Premium
Base Monthly Benefit	\$4,100	\$1,230.23
Elimination Period (EP): 90 Days Maximum Benefit Period (MBP): To Age 67		
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Definition of Disability: Own Occupation for the length of the benefit period		
Optional Riders Selected		
Enhanced Plus Residual Disability		\$217.71
Cost of Living Adjustment (3% Compound)		\$264.74
Future Increase Option (As this rider is exercised, the premium for this rider will reduce)	\$12,300	\$501.80
Catastrophic Disability - EP: 90 Days MBP: To Age 67	\$2,150	\$87.51
Policy Features Included		
Benefit Advancement	\$500	No Charge
COBRA Premium Benefit		No Charge
Good Health Benefit		No Charge
Discounts		
Premium Before Discounts:	\$2,301.99	
E-discount - must use eApply, EZApp, and e-delivery (6%)	-\$135.72	
Multi-Life (10%)	-\$212.63	
Mental/Nervous/Drug/Alcohol limitation (10%)	-\$191.37	
Total Annual Premium	(2.35% of your Annual Income)	\$1,762.27
Semi-Annual		\$901.37
Quarterly		\$460.79
Monthly		\$152.12

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Dinamic Cornerstone Income Protection[®]
Disability Income Insurance
Summary Illustration



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Rates: Male, Non Tobacco
Occupation Class: SA
Issue Age: 40

Prepared By: Home Office
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Noncancelable to Age 67

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Optional Riders Selected		
Enhanced Plus Residual Disability		\$217.71
Cost of Living Adjustment (3% Compound)		\$264.74
Benefit Increase		No Charge
Catastrophic Disability - EP: 90 Days MBP: To Age 67	\$2,150	\$87.51
Policy Features Included		
Benefit Advancement	\$500	No Charge
COBRA Premium Benefit		No Charge
Good Health Benefit		No Charge
Discounts		
Premium Before Discounts:	\$1,800.19	
E-discount - must use eApply, EZApp, and e-delivery (6%)	-\$105.61	
Multi-Life (10%)	-\$165.46	
Mental/Nervous/Drug/Alcohol limitation (10%)	-\$148.92	
Total Annual Premium	(1.84% of your Annual Income)	\$1,389.20
Semi-Annual		\$706.51
Quarterly		\$361.45
Monthly		\$119.28

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AVAILABLE DISCOUNTS

Multi-Life (requires three or more approved lives with a common employer) :

- 10% DInamic Cornerstone
- 15% DInamic Foundation (California)

Resident (medical and dental specialty residents/ fellows):

- 15% DInamic Cornerstone
- 20% DInamic Foundation (California)

Association/Affinity (If there is an approved Association program discount):

- 10% DInamic Cornerstone
- 15% DInamic Foundation (California)

AVAILABLE DISCOUNTS

Mental/Nervous, Drug and Alcohol (two-year limitation)

- Coverage up to the maximum benefit period for NC policies with occupation classes: 6A-3A and 6M-4M and 4D
 - Not available on Noncancelable policies for occupational classes 4P, 3M, 2M, or 2A.
 - Not available on Guaranteed Renewable policies.
 - 5% discount* from sex-distinct rates for one- two- or five-year benefit periods
 - 10% discount* from sex-distinct rates for 10-year, to age 65, or to age 67 benefit periods

*State Variations:

- Texas variation: instead of 2 years for the life of the policy, MNDA coverage will be 12 months per occurrence
- Vermont requires full coverage for MNDA, so there will be no limitation (or discount) available

Available Discounts

E-discount, new technology discount.

- Requires use of eApply, EZ App and eDelivery.
- 6% discount from sex-distinct rates.
- Discounts are stackable.
 - Can stack a multi-life discount, Mental/Nervous, Drug and Alcohol discount and E-discount.

Thank you

Questions?

For financial professional and plan sponsor use only.



DI Sales Support

DI Sales and Distribution

The screenshot shows a web interface for 'DI Sales & Distribution'. On the left is a dark sidebar with the Ameritas logo and navigation links for 'Home', 'DI Leadership Team', and 'Get Support'. The main content area features a map of the United States with states color-coded into three regions: West (grey), Central (blue), and East (red). Below the map are three buttons labeled 'West', 'Central', and 'East'. At the top of the map area, it says 'Click on your state to view your distribution team.' At the bottom of the map area, there is a small disclaimer: '©2017 Ameritas Insurance Company. All rights reserved. This website is for informational purposes only. It is not intended to constitute an offer of insurance or any other financial product. Please contact your agent for more information.' The Ameritas logo is also present at the bottom left of the screenshot.

We're here to help you with DI sales ideas, marketing materials, product information, GSI support and administration.

Snap this QR Code to DI 1832



Upcoming DI Connect with Us Sessions

- **Tuesday, April 7, 2026 – 11 a.m. ET - [eApply Demo of the NEW Enhanced Electronic Application for DI Products](#)**
- **Tuesday, April 14, 2026 – 11 a.m. ET – [What's New with Ameritas DI Insurance?](#)**
- **Tuesday, April 21, 2026 – 11 a.m. ET – [Reintroduction to Census Enrollment \(Census Enroll\) as part of our Guaranteed Standard Issue \(GSI\) Program](#)**
- **Tuesday, April 28, 2026 – 11 a.m. ET – [Benefit Increase Opportunities Available with DInamic Cornerstone](#)**

Key Contacts

- Your Agency or Brokerage Manager.
- Your Ameritas[®] Sales Development team.
- The DI Sales and Distribution team.
- Your Regional Vice President.

End slide